

want to give a special thanks to Jeanne. She has been just incredible in terms of her encyclopedic knowledge of the issues, working very closely with our staffs. Again, individuals who may not be well known to the public, but when this bill becomes law, these are the individuals who deserve special credit for their tremendous work.

Mike Hash, Lauren Aronson, Secretary Sebelius, Kathleen Sebelius, who left the governorship of Kansas to come here to be head of the Health and Human Services agency and has done a magnificent job in her new capacity; Jim Messina, who worked with MAX BAUCUS for years up here and has been the Deputy Chief of Staff at the White House and has done a tremendous job. Phil Schilliro and Shawn Maher both worked to represent the administration and their Legislative Affairs Office and they do a great job; Dana Singiser as well, for her work.

We will make this list available for the RECORD. I wanted to thank these individuals again for their fine work.

I wish to speak, if I can today, in my capacity as a senior member of the Health, Education, Labor, and Pensions Committee nor in my capacity as one of the coauthors of the underlying legislation, but rather in my capacity, as I said at the outset, as a Senator representing 3.5 million residents of the State of Connecticut. Our neighboring State, my good friend and colleague, the Senator from New Hampshire, the Presiding Officer, represents New England.

If you travel my State, you will meet some of the world's most talented and dedicated health care professionals. You will tour some of the Nation's finest hospitals where patients get world-class treatment. But you will also hear some heart-breaking stories from people in my State who come from middle-class families who have lost everything—their homes, their life's savings, their hope for the future—just because someone in their family got sick. They needed special care. You will meet hard-working men and women who have seen their insurance premiums skyrocket over the last decade from around \$6,000 for a family of four to over \$12,000 annually for that same family, and they wonder how much longer they will be able to continue to afford the coverage they have. You will meet small business owners facing an impossible choice between cutting off health care benefits to their employees or laying off those workers.

I have talked specifically about constituents of mine, small businesspeople who literally have been faced with that choice or who have had employees who dreaded having to leave the job they had because there were no health care benefits. They took reductions in pay because they just couldn't stay given the health conditions of their family. Having to leave a job they had for 20 years or more to find new work where there was health care coverage; leaving a job they loved for less pay because

they weren't able to get that health care coverage—not because their employer didn't want to give it to them but because that small employer just could not afford to do so and stay in business. Even those who are healthy in my State, who have insurance, there is that worry as well.

What I have described is not an irrational fear they have that someone in their family will lose their job that provides the coverage as I just described, worrying about that child who may develop an illness not covered by their policies, or worrying about no matter how much they pay in premiums their insurance doesn't allow them to be sure of anything at all.

The residents of my State understand the status quo is no longer sustainable because the so-called status quo threatens the basic economic security of every family in my State, as it does across this country. They and their fellow Americans in all 50 States sent us here to take action, and it is action that we shall take.

When this bill becomes law, the people of my State will begin to reap the benefits right away. One in four of my constituents have high blood pressure. One in four teens suffers from diabetes in Connecticut. Today, insurance companies can use these preexisting conditions, along with many others, as an excuse to deny these people coverage. Immediately, young people in our State and across the country will be protected against these preexisting conditions to receive the coverage they need. Beginning 90 days after this bill becomes law, every uninsured resident of my State who has been denied coverage because of a preexisting condition will be able to find the affordable coverage they need to treat that condition.

Small businesses make up more than three and four businesses in the State of Connecticut, but today only one-half of them are able to offer health benefits to their workers. Beginning in 2010, next year, some 37,000 small businesses in my State, as well as others across the nation, will be eligible for tax credits to make those benefits more affordable. A 50-percent tax break, \$40 billion in this bill, is provided specifically for that purpose: to assist the 37,000 small businesses in Connecticut, and others across the country, to get a tax credit, as much as 50 percent, to allow them to defer or reduce the cost of health insurance for their employees.

Small business owners throughout Connecticut have experienced persistent annual increases in premiums. In recent years—and this is true across the country, but certainly true in my State—it is not uncommon for small business owners to be told they have to pay 20 percent or more for the same insurance they had the previous year.

So the bill we are about to pass will empower the State insurance exchanges such as the one we will have in Connecticut in 2014 to deny insurers access to the exchange if they engage in

consumer price gouging in the next few years. That is going to be critically important. For the more than half million seniors in Connecticut, this bill protects Medicare, keeping it solid into the future. Nearly 100,000 seniors in my State hit what is called the doughnut hole in the prescription drug benefit area, costing them an average of more than \$4,000 annually.

This bill we are about to adopt takes the first critical step toward closing that doughnut hole, and Connecticut seniors should know that I and Chairman BAUCUS, along with majority leader HARRY REID, have committed to completing that job in conference, and we will do so.

Meanwhile, in Connecticut, seniors will see their Medicare premiums go down. They will see major improvements in the quality of care they receive, resulting in as many as 29,000 hospital readmissions being prevented. In my State of Connecticut, 3 in 10 Connecticut residents have not had a colorectal cancer screening.

One in six women over the age of 50 have not had a mammogram in the past 2 years. These are important screenings. They and other wellness programs will be provided at no cost to people in my State as well as others across the country. Beginning in 2011, seniors will be able to get a free annual checkup so they can stay well instead of simply receiving care when they get sick. That annual free checkup can make such a difference. I am a living example of that where—because under our health care plan, I can have a free medical checkup once a year. As a result of that, I discovered that I had prostate cancer, and what a difference that made to be able to discover that, to get through the surgery, and to know that I have a bright future ahead of me, not one that I would discover later on when the kind of surgery I received might have been worthless and pointless.

So these are the kinds of annual physicals Members of Congress get under our health care plans, and our fellow citizens ought to be able to as well, particularly our seniors.

In addition, there are some 255,000 Connecticut residents between the ages of 55 and 64 who will need home health services after they turn 65 because of an illness or an injury. These services, whether they involve installing a handicap shower or hiring a home health care aide, will help these older Americans live in their homes in dignity and with independence. But today these services are not always covered by Medicare or private insurance. Rather than having to impoverish themselves so they can qualify for Medicaid by transferring all of their wealth and assets to a family member or rely on the full-time help of loved ones, these seniors will be able to take advantage of a new voluntary program called the CLASS Act—authored by Senator Kennedy years ago and which is now a part of this bill—that will provide a cash